



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
			Cumulative
Borrower Income (\$)			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	1%	1%
	\$50,000- \$69,000	5%	5%
	Below \$50,000	93%	93%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2%	2%
	110%-119%	1%	1%
	100%- 109%	1%	1%
	90%- 99%	3%	3%
	80%- 89%	3%	3%
	Below 80%	90%	90%
Geographic Breakdown (by county)			
	Alcona	0	0
	Alger	0	0
	Allegan	3	3
	Alpena	2	2
	Antrim	0	0
	Arenac	2	2
	Baraga	0	0
	Barry	1	1
	Bay	4	4
	Benzie	2	2
	Berrien	2	2
	Branch	7	7
	Calhoun	2	2
	Cass	0	0
	Charlevoix	1	1
	Cheboygan	0	0
	Chippewa	0	0
	Clare	1	1
	Clinton	3	3
	Crawford	1	1
	Delta	3	3
	Dickinson	0	0
	Eaton	4	4
	Emmet	0	0
	Genesee	29	29
	Galdwin	0	0
	Gogebic	0	0
	Grand Traverse	0	0
	Gratiot	8	8
	Hillsdale	1	1
	Houghton	0	0
	Huron	5	5
	Ingham	10	10
	Ionia	6	6
	Iosco	2	2
	Iron	0	0
	Isabella	12	12
	Jackson	5	5
	Kalamazoo	0	0
	Kalkaska	0	0
	Kent	9	9
	Keweenaw	0	0

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
		Cumulative
	Lake	0
	Lapeer	0
	Leelanau	1
	Lenawee	10
	Livingston	5
	Luce	0
	Mackinac	0
	Macomb	13
	Manistee	0
	Marquette	1
	Mason	0
	Mecosta	2
	Menominee	0
	Midland	1
	Missaukee	0
	Monroe	1
	Montcalm	5
	Montmorency	0
	Muskegon	4
	Newaygo	2
	Oakland	16
	Oceana	1
	Ogemaw	2
	Ontongan	0
	Osceloa	3
	Oscoda	0
	Otsego	2
	Ottawa	5
	Presque Isle	0
	Roscommon	0
	Saginaw	7
	Sanilac	2
	Schoolcraft	2
	Shiawassee	2
	St. Clair	6
	St. Joseph	7
	Tuscola	6
	Van Buren	3
	Washtenaw	1
	Wayne	23
	Wexford	2

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
			Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	7	7
	Asian	0	0
	Black or African American	18	18
	Native Hawaiian or other Pacific Islander	1	1
	White	207	207
	Information Not Provided by Borrower	27	27
	Ethnicity		
	Hispanic or Latino	5	5
	Not Hispanic or Latino	152	152
	Information Not Provided by Borrower	103	103
	Sex		
	Male	161	161
	Female	99	99
	Information Not Provided by Borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	3	3
	Asian	0	0
	Black or African American	8	8
	Native Hawaiian or other Pacific Islander	0	0
	White	86	86
	Information Not Provided by Borrower	8	8
	Ethnicity		
	Hispanic or Latino	3	3
	Not Hispanic or Latino	76	76
	Information Not Provided by Borrower	26	26
	Sex		
	Male	15	15
	Female	90	90
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	159	159
	Underemployment	37	37
	Divorce	9	9
	Medical Condition	24	24
	Death	6	6
	Other	25	25
Current Loan to Value Ratio (LTV) *			
	<100%	0%	0%
	100%- 109%	0%	0%
	110%-120%	5%	5%
	>120%	95%	95%
Current Combined Loan to Value Ratio (CLTV) *			
	<100%	0%	0%
	100%-119%	5%	5%
	120%-139%	35%	35%
	140%-159%	10%	10%
	>=160%	50%	50%
Delinquency Status (%)			
	Current	7%	7%
	30+	<1%	<1%
	60+	<1%	<1%
	90+	92%	92%
Median Household Size			
	1	80	80
	2	65	65
	3	35	35
	4	50	50
	5+	30	30

* Principal curtailment program only

Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

			Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applicants	116	116
	% of Total Applicants	71%	71%
	<i>Denied</i>		
	Number of Applicants	48	48
	% of Total Applicants	29%	29%
	<i>Total</i>		
	Total Applicants	164	165
	Number of Borrowers Participating in Other HFA HHF programs or program components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$709	\$709
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median 2nd Lien Housing Payment Before Assistance	\$0	\$0
	Median 1st Lien UPB Before Program Entry	\$86,458	\$86,458
	Median 1st Lien UPB After Program Entry	\$0	\$0
	Median 2nd Lien UPB Before Program Entry	\$0	\$0
	Median Principal Forgiveness ¹	\$3,091	\$3,091
	Median Principal Forbearance	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$0	\$0
Assistance Characteristics			
	Assistance Provided (Total assistance approved/committed)	\$377,630	\$377,630
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Total Amount Spent (Assistance and Administrative Expenses) **	\$362,130	\$362,130
	Median Length of Time from Initial Request to Assistance Granted (Calendar days)	6	6
	<i>Current</i>		
	Number	7	7
	%	6%	6%
	<i>Delinquent (30+)</i>		
	Number	21	21
	%	18%	18%
	<i>Delinquent (60+)</i>		
	Number	29	29
	%	25%	25%
	<i>Delinquent (90+)</i>		
	Number	59	59
	%	50%	50%

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
			Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/Transition and Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>MHA Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	0	0
	Six Months %	0%	0%
	Twelve Months Number	0	0
	Twelve Months %	0%	0%
	Unreachable Number	0	0
	Unreachable %	0%	0%
1. Includes second mortgage settlement and/or reinstatement assistance (fees) 2. Borrower occupying home post assistance ** Loans cancelled after approval/committed dates of 9/30/10.			

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
			Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applicants	20	20
	% of Total Applicants	80%	80%
	<i>Denied</i>		
	Number of Applicants	5	5
	% of Total Applicants	20%	20%
	<i>Total</i>		
	Total Applicants	25	25
	Number of Borrowers Participating in Other HFA HHF programs or program components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$654	\$654
	Median 1st Lien Housing Payment After Assistance	\$620	\$620
	Median 2nd Lien Housing Payment Before Assistance	\$250	\$250
	Median 1st Lien UPB Before Program Entry	\$100,900	\$100,900
	Median 1st Lien UPB After Program Entry	\$85,549	\$85,549
	Median 2nd Lien UPB Before Program Entry	\$12,418	\$12,418
	Median Principal Forgiveness ¹	\$10,000	\$10,000
	Median Principal Forbearance	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$10,000	\$10,000
Assistance Characteristics			
	Assistance Provided (Total assistance approved/committed)	\$180,430	\$180,430
	Total Lender/Service Assistance Amount	\$310,860	\$310,860
	Borrowers Receiving Lender/Service Match (%)	100%	100%
	Median Lender/Service Assistance per Borrower	\$10,000	\$10,000
Other Characteristics			
	Total Amount Spent (Assistance and Administrative Expenses)	\$222,836	\$222,836
	Median Length of Time from Initial Request to Assistance Granted (Calendar days)	7	7
	<i>Current</i>		
	Number	6	6
	%	30%	30%
	<i>Delinquent (30+)</i>		
	Number	5	5
	%	25%	25%
	<i>Delinquent (60+)</i>		
	Number	3	3
	%	15%	15%
	<i>Delinquent (90+)</i>		
	Number	6	6
	%	30%	30%

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
			Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/Transition and Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
	<i>MHA Program</i>		
	Number	0	0
	%	0%	0%
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	0	0
	Six Months %	0%	0%
	Twelve Months Number	0	0
	Twelve Months %	0%	0%
	Unreachable Number	0	0
	Unreachable %	0%	0%
1. Includes second mortgage settlement and/or reinstatement assistance (fees) 2. Borrower occupying home post assistance			

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
			Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applicants	124	124
	% of Total Applicants	83%	83%
	<i>Denied</i>		
	Number of Applicants	25	25
	% of Total Applicants	17%	17%
	<i>Total</i>		
	Total Applicants	149	149
	Number of Borrowers Participating in Other HFA HHF programs or program components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$814	\$814
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median 2nd Lien Housing Payment Before Assistance	\$0	\$0
	Median 1st Lien UPB Before Program Entry	\$99,157	\$99,157
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$0	\$0
	Median Principal Forgiveness ¹	\$4,386	\$4,386
	Median Principal Forbearance	N/A	N/A
	Median Length of Time Borrower Receives Assistance	5	5
	Median Assistance Amount	\$3,000	\$3,000
Assistance Characteristics			
	Assistance Provided (Total assistance approved/committed)	\$557,125	\$557,125
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Total Amount Spent (Assistance and Administrative Expenses)	\$384,651	\$384,651
	Median Length of Time from Initial Request to Assistance Granted (Calendar days)	3	3
	<i>Current</i>		
	Number	89	89
	%	72%	72%
	<i>Delinquent (30+)</i>		
	Number	17	17
	%	14%	14%
	<i>Delinquent (60+)</i>		
	Number	6	6
	%	5%	5%
	<i>Delinquent (90+)</i>		
	Number	12	12
	%	10%	10%

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
			Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/Transition and Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	0	0
	Six Months %	0%	0%
	Twelve Months Number	0	0
	Twelve Months %	0%	0%
	Unreachable Number	0	0
	Unreachable %	0%	0%
1. Includes second mortgage settlement and/or reinstatement assistance (fees) 2. Borrower occupying post assistance			

Data Dictionary		
HFA Performance Data Reporting- Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Median Household Size		
	All Categories	Household size at the time of assistance.

Median Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Applicants	Total number of applicants approved for assistance.
	% of Total Applicants	Total number of applicants approved for assistance divided by the total number of applicants.
	<i>Denied</i>	
	Number of Applicants	Total number of applicants denied.
	% of Total Applicants	Total number of applicants denied divided by the total number of applicants.
	<i>Total</i>	
	Total Applicants	Total number of applicants evaluated (approved and denied) for assistance.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.
Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance after receiving assistance.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance after receiving assistance.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). *Includes second lien extinguishment
	Median Principal Forbearance	Median amount of principal forbearance granted (\$).
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs)
	Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics		
	Assistance Provided	assistance).
	Total Lender/Service Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance).
	Borrowers Receiving Lender/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Service Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
	Total Amount Spent (Assistance and Administrative Expenses)	Total cumulative amount spent by the HFA (including assistance and administrative costs).
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance.
	<i>Current</i>	
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.

Median Household Size		
	All Categories	Household size at the time of assistance.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	Program Completion/ Transition	
	<i>MHA Program</i>	
	Number	Number of households that transitioned into the Making Home Affordable Program.
	%	Percent of transitioned households to the MHA Program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
Homeownership Retention¹		
	Six Months	Number of homes assisted by the program that are owner occupied 6 months post receipt of assistance.
	%	Percent of homes assisted by the Program that are owner occupied 6 months post receipt of assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of homes assisted by the program that are owner occupied 12 months post receipt of assistance.
	%	Percent of homes assisted by the Program that are owner occupied 12 months post receipt of assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
	%	Percent of homes assisted by the Program that are unable to be verified by any means.
	1. Borrower occupying home post assistance	
	* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	